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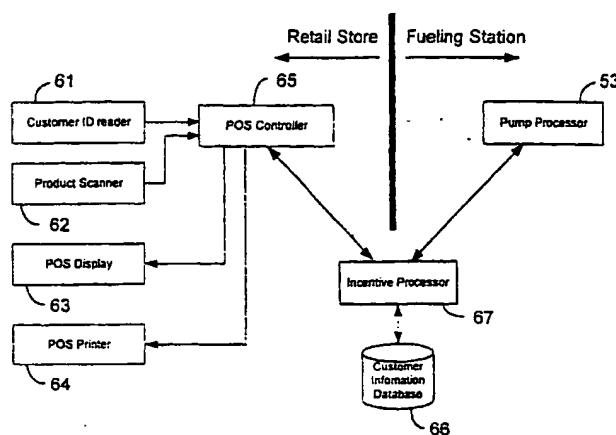
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(54) Title: AUTOMATED METHOD AND SYSTEM OF CROSS-MARKETING PRODUCTS AND SERVICES SOLD AT DIFFERENT LOCATIONS



(57) Abstract: A method and system to cross-market products and services sold in different physical locations. The purchaser of one product or service is given an incentive to purchase a second product or service, but the purchaser must visit a different retail facility, which is physically removed from the location of the first purchase, in order to purchase the second product for which the incentive is given.



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**AUTOMATED METHOD AND SYSTEM OF CROSS-MARKETING PRODUCTS
AND SERVICES SOLD AT DIFFERENT LOCATIONS**

BACKGROUND OF THE INVENTION

Field of the invention

The present invention is related to the automated cross-marketing and cross-promoting, between diverse and physically separate retailers, of product categories which retail customers generally perceive to be unrelated to purchases currently being made.

Discussion of the background

Retailers have traditionally concentrated on offering a fairly narrow range of products. Grocery stores, for example, were traditionally limited to only selling foodstuffs and a very narrow range of related products. Hardware stores were typically limited to selling hardware. Over the years, the consumer had developed notions that his or her shopping required visiting multiple retailers in order to satisfy all of a household's needs.

Modern retailers have greatly broadened beyond the narrow categories which limited the retailers of old. Some of today's retailers, sometimes labeled "Superstores," or "Mass Merchandisers," sell a complete range of retail goods, including, among others, clothing, electronics, food, automobile parts and service as well as gasoline.

Modern "Superstores" and "Mass Merchandisers" have attempted to change consumers' historic perceptions through the use of advertising and signage to entice customers to purchase products in categories which had been unrelated to the category of products the customer is currently purchasing.

An obvious example of the difficulty of cross-marketing the various, unrelated categories of modern Superstores is the Superstore which has added a vehicle fueling station to its operations. The nature of gasoline sales requires that fueling stations be physically removed from the retail food showroom. A further marketing consideration of gasoline sales is that the fueling stations be located near the roadway in order to facilitate the customer's visit to the fuel pump and allow the customer rapid entry from, and return to, the roadway. The preferred configuration for a grocery store is to locate the customer's parking area near the roadway and place the store behind the parking area. Such a configuration allows potential customers passing the store to see that ample and convenient parking is available, which attracts the customer to visit the store. These preferred configurations, and the traditional exclusivity of food and

gasoline sales, have greatly hindered the "cross-selling" of these two categories of products.

The difficulty of cross-marketing unrelated categories is increased when a retailer sells unrelated product categories in facilities separated by an appreciable distance. A retailer may not have the land available to construct facilities to accommodate offering additional categories of products or the retailer may believe that co-locating the facilities is not desirable.

The use of frequent shopper club membership is known to practitioners in the art as a method of directing sales incentives to retail customers. Frequent shopper club records have been used to accumulate shopping histories of individual club members. These accumulated shopping histories have been used to determine the consumption patterns of the individual customer. The customer's consumption pattern is then used to determine which purchasing incentives to direct to the customer. Such incentive programs determine the categories in which the customer is interested, such as determining if the customer has children or a pet, and then go on to determine any brand preferences of the customer. Incentives might be directed to the customer for certain children's products if the customer has purchased children's products in the past, or incentives to purchase different brands than are the customer's apparent preference could be used to try to change the customer's brand preference.

Summary of the Invention

The object of this invention is to entice and induce customers purchasing one category of product to purchase other products from physically separated retailers.

It is a further object of this invention to broaden a customer's perception of a retailer's breadth of offerings from physically separated locations and facilities.

It is yet another object of the present invention to entice and induce customers to purchase categories of products from retailers not typically associated with that category.

It is another object of the present invention to provide incentives for current customers of a retailer to use other retail facilities operated or promoted by the retailer, such as internet based retailing.

The present invention achieves these objectives by automatically generating incentives requiring a customer currently making a purchase to make purchases in a physically removed facility in order to receive the benefit of the incentive. The present invention can use a retailer's frequent shopper club account to apply the benefits, or track the benefits through other account numbers such as credit card or checking account numbers. The incentive provided to the customer consists of receiving a benefit, such as a discount, in exchange for the customer's

visiting a different retail facility and making either any purchase, or a purchase of a specified product or a purchase of a product within a specified group of products. The purchases required to be made in order to receive the incentive, or the purchases upon which an incentive benefit are be given, can be made at either facilities operated by the same retailer, or at facilities operated by different retailers or even small facilities operated by different entities which are jointly offering the promotion. The present invention utilizes a variety of incentives to entice the customer to purchase products in unrelated categories as well as to entice customers to patronize other retail outlets, such as internet based retailing.

Brief Description of the Drawings

Figure 1 is a simplified overhead view of road, parking lot, gas pumps and retailer which will implement the present invention.

Figure 2 is an overhead view of car at fueling station and associated fuel pumps.

Figure 3 is a front view of fuel pump with associated equipment (perspective "A").

Figure 4 is a block diagram illustrating the interconnections between the elements of an Internet retailer and Internet user terminal.

Figure 5 is a block diagram illustrating the interconnections between the components comprising a fuel pump.

Figure 6 is a block diagram illustrating the interconnections between the components of a Point Of Sale (POS) system in a retailer, the incentive processor and fuel pump processor.

Figure 7 is a simplified flow chart for the processing performed by a retail sale system.

Figure 8 is a simplified flow chart for the processing performed by the incentive processor.

Description of the Preferred Embodiments

The preferred embodiment of this invention utilizes the present invention to provide incentives to make future food purchases in response to a customer's purchase of gasoline. An example incentive used by the preferred embodiment is offered to a customer purchasing fuel and is described to the customer through a communication, which could be a display or coupon stating "Save X cents per gallon of gasoline, savings applied to your next food purchase at grocery Store Y." This incentive not only provides an incentive for the customer to purchase fuel, but requires the customer to make the unrelated purchase of food items at Store Y in order to realize the benefit of the incentive. This promotion is typically sponsored by grocery Store Y, which also operates a vehicle fueling station in addition to its grocery store facility. This

incentive presents the offer as a discount on the per unit quantity on the purchase of fuel.

Referring now to the drawings, Figure 1 illustrates an overhead view of the layout of a retail grocery establishment which has added a gasoline fueling facility 13. The traditional retail grocery establishment comprises a retail building 11 in which the food sales occur. The customer is best attracted to this establishment if ample and convenient parking is noticeably available. This results in the configuration shown in Figure 1, where the customer parking area 12 is located closest to the roadway 14, with the retail building 11 located furthest from the roadway 14.

Figure 1 further shows a gasoline fueling facility 13 added to the parking area 12. Adding a fueling facility in this configuration is attractive to many grocery establishments since they already have access to the land and the relative proximity to the retail building 11 enhances the apparent link between the fueling facility 13 and the grocery establishment. Other embodiments may have the fueling facility located separately and apart from the conventional grocery establishment, but at the risk of further separating the apparent relationship between the fueling facility and the grocery establishment. In the latter configuration, the present invention will reduce the impact of this physical separation and reinforce the relationship between the two physically separated facilities in the customer's mind.

Figure 2 illustrates the overhead view of the fueling facility 11 in further detail. Figure 2 shows the location of fuel pump 21 located on a cement pedestal 22, usually referred to as an island, in order to protect the pump 21 from approaching automobiles. Figure 2 further shows the location of an automobile 23 at a fuel pump 21, as is required for the purchase of fuel for the automobile.

Figure 3 illustrates the front view of fuel pump 21, i.e. from perspective "A." The fuel pump 21 pumps fuel into an automobile, measures the fuel delivered to the automobile and is programmed to determine the total cost to the customer of the fuel delivered. The fuel pump 21 used in the preferred embodiment supports reconfiguring the price to charge per unit quantity of fuel for an individual fuel purchaser based upon various criteria, described below.

Figure 3 further shows the equipment incorporated within the fuel pump 21. The fuel pump 21 includes equipment to read a customer's identification. The preferred embodiment uses a frequent shopper card to identify customers and the fuel pump contains a frequent shopper card reader 32 to read and determine the customer's identification. The fuel pump 21 in the preferred embodiment also has a display 31 to provide additional information to the customer purchasing

fuel, a credit/debit card reader 34 to allow credit card payment from the pump itself, as well as a printer 33 to provide receipts or other printed information to the customer.

The frequent shopper card used to identify the customer in this embodiment can be encoded with identification information either by printing an optically readable code, such as a bar code, on the card or the information could be encoded on a magnetic stripe placed on the card. Other identification means can include RF Identification tags, fingerprinting or more advanced biometrics, as are known to practitioners in the relevant arts. It is obvious that this invention will work with any means used to identify the customer that is compatible with the other retail sales facilities used in conjunction with the incentive. Equipment installed in fuel pumps to read bar codes or magnetically encoded information on a frequent shopper club card is known to practitioners in the relevant arts.

The present invention uses the fuel pump display 31 to provide an indication of the incentive offer being made to the fuel purchaser. The indication displayed could be a text message, with some optional graphics containing logos or other diagrams, informing the fuel purchaser of the incentive offer, and informing the fuel purchaser that the benefit provided in the incentive has the precondition that the fuel purchaser must first make the specified purchases in other retail facilities.

Credit/debit card reader 34 is incorporated into the fuel pump 21 to allow the fuel purchaser to make credit or debit card payments for fuel while still at the pump. This greatly increases the convenience of fuel purchasing by obviating the need for the fuel purchaser to walk to a cashier and pay for the fuel. Embodiments of the present invention which use customer identification that can be read by a credit/debit card reader 34 can use the credit/debit card reader 34 to determine the customer's identification. Examples of customer identification that can be read by the credit/debit card reader include using a frequent shopper card with data encoded on a magnetic stripe or using the credit or debit card itself as the customer identification.

The printer 33 is primarily incorporated into the fuel pump 21 in order to allow receipts to be printed for fuel purchases, especially in conjunction with credit or debit card payment through the credit/debit card reader 34. This embodiment of the present invention uses the printer 33 to print a further indication of the incentive offer, including that the offer has the precondition of purchasing the specified product. The printing resolution of printers typically incorporated into fuel pumps is usually insufficient to print discount coupons which can be readily redeemed in retailers. Discount coupons readily redeemed in most retailers are required

to have a have a bar code which can be automatically read by the retailer's bar code scanner. Coupons without bar codes increase the workload and expense of redeeming the coupon and are therefor disfavored or avoided. The present invention obviates the need to print optically readable discount coupon at the fuel pump by providing the incentive through a computer based account associated with the purchaser.

Figure 5 illustrates the interconnection between elements present in the fuel pump 21. The pump processor can be a small embedded computer located within the physical fuel pump 21, or it could be a remote, central computer electronically linked to one or more physical fuel pump(s) 21. A single pump processor could perform all of the processing required for the several fuel pumps located at a fueling station. Pump processors which service a single or multiple fuel pumps are currently used in fueling station operations and are well known to practitioners in the relevant arts.

The pump processor 53 is connected to the various components of the fuel pump and other components of the fueling station. The pump processor 53 controls and directs the printing and display functions of the fuel pump printer 33 and display 31 to provide information as required to the customer purchasing fuel. The pump processor 53 accepts information from the credit/debit card reader 34 to determine the proper account to charge for the fuel. The pump processor 53 performs required communications with associated financial institutions to effect the payment to the fueling station operator when payment is made in conjunction with the on-pump credit/debit card reader 34. The pump processor 53 also accepts information from the frequent shopper card reader 32 to allow electronic recording of the purchasing customer's identity, as described below. The Pump processor will also allow input from a manual cashier 52 to allow a customer to purchase fuel by paying an attendant at the fueling station. The manual cashier 52 will also include the ability to read or determine the customer's identification and provide the customer's identification to the pump processor 53. In the preferred embodiment, which uses a frequent shopper card to identify the customer purchasing fuel, the manual cashier 52 will either include a scanner for the frequent shopper card bar code or allow the attendant to manually enter the customer's frequent shopper's number. Payment for fuel using this technique is known to practitioners in the relevant arts.

The pump processor determines the amount to charge the purchaser by accepting data from the fuel delivery monitor 54. The fuel delivery monitor 54 automatically measures the quantity of fuel delivered to the current customer, usually in units of gallons, and provides the

quantity purchased data to the pump processor 53 in an electronically readable format. The pump processor 53 is typically programmed with a cost per unit quantity of fuel, but the pump processor 53 in the preferred embodiment can accept modifications to the cost per unit quantity in order to provide the benefit of an incentive to the customer in accordance with the present invention. The pump processor 53 uses the programmed quantity of fuel purchased and the cost of fuel per unit quantity to determine the total cost to be charged to the customer. The design and development of the pump processor can be performed by practitioners in the relevant arts based upon the teaching of the present invention.

Pump processor 53 is electronically connected to an incentive processor 67, which maintains frequent shopper records. The incentive processor 67 may be operated by the same retailer as the fueling station, or the incentive processor may be operated by an other retailer which is cooperating with the fueling station operator to provide incentives according to the present invention. The incentive processor 67 may also be located at locations remote from one or both of the retailers or fueling stations using the present invention. The pump processor 53 is programmed to provide to the incentive processor 67 the identification information of the customer purchasing fuel, the amount of fuel purchased, and the total cost of that purchase. If the incentive offer to be provided to the customer is a function of the quantity or value of the purchase, the incentive processor 67 uses that data to determine the details of the incentive offer. The incentive processor 67 identifies the frequent shopper account associated with the customer identification and records the fuel purchase into the customer information database 66 in association with the customer's frequent shopper account.

In the above embodiment, the purchase of fuel at the fuel pump 21 will be recorded into the customer information database 66 and enable the customer to realize the benefit of the incentive provided by the present invention. An example of one incentive provided by the preferred embodiment is a discount applied to qualifying food purchases provided to a customer who had first purchased fuel. The discount can be either a fixed amount to be applied to any food purchase at a specified grocery store, such as a one dollar reduction in total purchase price, or a discount amount determined by the quantity of fuel purchased, such as a five cent discount on grocery purchase for each gallon or dollar's worth of fuel purchased. An example of the latter incentive would provide the purchaser of fuel a five cent discount on a future grocery purchase for each dollar of fuel purchased. In this example, if the purchaser makes a total fuel purchase of five dollars, that purchaser would then receive a twenty five cent discount on his next grocery

purchase. The incentive processor 67 is configured by the retailer to determine the incentives to provide to the various customers.

The present invention also monitors purchases made by the customer in retailers offering incentives according to the present invention. These retailers may be operated by the same business entity, or they may be operated by unrelated business entities which are cooperating to provide the purchase incentives. Figure 6 illustrates the equipment used to monitor and process purchases in a retailer and the interaction between that equipment, the incentive processor 67 and the fuel station operations. The incentive processor manages the customer information database 66 which records each incentive offer made to each customer associated with a frequent shopper card or other customer identifier. The retailer will include a POS (Point Of Sale) system which comprises a POS controller 65, a customer ID reader 61, a POS (Point Of Sale) display 63, incentive printer, and a product scanner 62. The customer ID reader 61 performs virtually the same function as the frequent shopper card reader 32 that is present at the fuel pump, but is physically integrated into the POS system, instead of a fuel pump.

The product scanner 62 optically scans the printed bar code located on products the customer is purchasing in order to identify each product the customer is purchasing, if a bar code is available. The purchase of products or services can be recorded by other means appropriate to the retailer, such as manually entering a specification of the product or service purchased into the POS system. The data from the product scanner 62, along with the customer identification determined by the customer ID reader 61, is provided to the POS controller 65. The POS controller 65 provides the customer identification for the current purchasing customer at the POS system to the incentive processor 67 and the incentive processor 67 will respond with any incentive offers or benefits to be provided to the current purchasing customer. If the incentive processor 67 determines that the current purchasing customer is entitled to an incentive offer or benefit, as described below, the incentive processor 67 will relay that data to the POS controller 65. The POS controller 65 will determine if preconditions to the customer's receipt of an incentive benefit are met and if they are, the POS controller will apply the incentive benefit to the current purchase. The POS controller will also notify the customer of incentives now available to him or her.

The POS display 63 can be used to provide an indication to the customer of incentive offers which are made as a result of his or her current purchase, along with any pre-conditions on receiving the incentive benefits. The POS display 63 can also be used to notify the customer of

any incentive benefits which are being applied in association with the current purchase. An example of the latter display would notify the customer that a total purchase price reduction is being applied to the current purchase because of a past fuel purchase.

The incentive printer 64 can be used to print a notice of the incentive, containing similar information as displayed by the POS display 63, or the incentive printer 64 can be used to print coupons which the current customer can use to receive discounts in the same or other retail facilities. Examples of coupons which could be printed include a discount coupon for a specified product if purchased at a specified or any retailer; or a coupon which is valid for a discount on any purchase in a specified retailer or in one of a specified group of retailers. The past purchase history of the identified current purchasing customer, as accumulated in the customer information database, can also be used to further direct coupons or incentives to the current retail purchaser.

The incentive to be provided to the current purchasing customer can be either a dollar discount applied to any purchase, or a discount on a specific product or category of product. If the incentive is a dollar discount applied to any purchase, the discount is simply subtracted from the amount due for the current purchase. If the incentive is a discount on a specific product or category of products, the POS controller 65 will determine if the current customer is purchasing the specified product or a product within the specified category of products and apply the discount if the current customer is purchasing such a qualifying product. The POS controller 65 will make this determination by examining the electronically readable list of products purchased by the customer, which is generated in conjunction with the product scanner 62. If the POS controller 65 determines that a qualifying purchase was made and applies the discount to that purchase, the POS controller then communicates data concerning the purchase and provided discount to the incentive processor 67, allowing the incentive processor 67 to adjust the future availability of that discount to the customer. If the discount is available for only one purchase of a qualifying product, the incentive controller 65 will remove that incentive offer from the customer information database 66 after the customer has purchased the product and received the benefit of the incentive. If the discount is available for multiple qualifying purchases, such as for the next three visits, the incentive processor will maintain the accounting of how many times the discount has been applied and remove the incentive from the customer information database 66 when it has been exhausted by the customer.

An optional function which can be performed by the incentive processor 67 is providing

each customer in the customer information database periodic notification of incentive offers which have been made to him or her, and including in that notification information concerning how he or she can receive the benefit of these offers. The incentive processor 67 can notify each customer either through electronic mail (e-mail) over the internet or by conventional mailings. An incentive processor performing this notification to each customer will require either the mailing address or the e-mail address for each customer to be stored in the in the customer information database 66. The incentive processor 67 will then be programmed and configured to periodically generate the electronic or printed mailing material to be sent to each customer.

The use of the present invention is not limited to combining the purchases of fuel and retail products as described above. The present invention operates equally well in alternative embodiments to provide incentives when all of the associated purchases are to be made in retail outlets, or when one or more purchases are to be made through internet retail facilities. The functionality of an alternative embodiment used with an internet retail facility implementing the present invention is illustrated in figure 4. The internet retail site controller 41 processing functionality is the same as for the POS controller 65 in the physical retail store. The internet retail site controller 41 generates data to create displays on the user internet terminal 42 and communicates this display data over the internet 44. The user internet terminal 42 is comprised of a display, such as a CRT, and user input device, such as a keyboard and mouse. The user internet terminal 42 displays the information generated by the internet retail site controller 41 and allows the user to enter his or her identification, such as his or her account number associated with incentives provided by the incentive processor 66, and to also select items to purchase. The internet retail site controller 41 accepts the user's identification and communicates the identification data to the incentive processor 66 to determine if any incentives are to be offered to the user or if any incentive benefits are to be made available to the user. The internet retail site controller will receive from the incentive processor any incentive information to apply to the user's transaction and update the display data provided to the user internet terminal 42 to reflect such incentives. The internet retail site controller 41 will record purchases made by the user and communicate that information to the incentive processor 66 and the incentive processor 66 will determine if additional incentives are to be provided to the user based upon those purchases. The incentive processor 66 communicates to the internet retail site controller any incentives to be provided to the user in response to purchases made in this transaction, and display data reflecting such incentives will be generated and sent to the user internet terminal 42. The incentive data,

which may include a coupon or other printable token, can then be printed on the user printer 43.

One possible incentive which could be provided in an embodiment of the current invention implemented at a grocery store with an associated fueling station is to provide to the purchaser of fuel a discount on future purchases of fuel only if the fuel purchaser buys groceries prior to the next fuel purchase. This incentive will entice the fuel purchaser to visit the grocery store, and then revisit the fueling station. The implementation of this incentive will require further processing by the pump processor 53. The implementation of this incentive will require the pump processor to provide to the incentive processor 66 the identification of the current fuel purchaser prior to calculating the total cost of fuel purchased. If the purchaser is to receive the benefit of this incentive, by having first purchased fuel and subsequently purchasing groceries before the current fuel purchase, then the incentive processor 66 will provide data to the pump processor 53 to direct the pump processor to adjust the cost of fuel by the amount provided by the incentive. The reduction may be a fixed amount, e.g. a one dollar total cost reduction, or a reduction in the cost per unit quantity, e.g. a five cents reduction in the cost of each gallon.

Figure 7 illustrates the processing steps to be performed by the processor controlling the retail or fuel pump sale to the customer. The differences between the processing performed by the retailer POS controller 65, the pump processor 53 and the internet retail site controller 41 involve the different displays presented to the customer and the necessarily different techniques used to process the customer's purchases. The incentives which are to be offered or applied may vary between these different applications, but the processing associated with determining, offering and applying the incentives associated with the present invention is similar in all of these cases.

The retail sale to the customer begins with step 80 in which the retail sale system must determine the identification of the customer making the purchase. Step 80 involves reading the device used by that embodiment to identify the customer, such as a preferred shopper card in the preferred embodiment.

The next step in processing a retail sale is step 81, wherein the customer identification (ID) which was determined in step 80 is communicated to the incentive processor 66. The information communicated to the incentive controller 66 includes the type of retail sale facility at which the customer is purchasing, as well as an identification of the specific retail sales facility. The incentive processor may have different incentives for different types of retail sales facilities, such as fuel sales, internet sales, grocery sales or retail sales. The incentive processor 67 may

also have different incentives to offer at specific retail sales facilities, such as facilities associated with a particular retailer chain. Providing both the type of facility and the specific identifier of the retail sales facility reduces the processing required in the incentive processor 67. Once the customer identification, retail sale facility type and retail sales facility identification is communicated to the incentive processor, the incentive processor will record the customer's identification for this transaction and return to the retail sale controller a list of incentives to offer to the customer. The incentive processor will also return a list of incentive benefits which can be applied to the identified customer's purchases if qualifying purchases are made. These lists are used in subsequent processing steps.

The retail sale system next proceeds to step 82 to determine if the incentive controller 67 indicated that there are incentives to offer to the purchaser. The incentive offers made in this step are made in response to the customer's first purchase of products. The offers made in accordance with the present invention specify to the customer that he or she will receive a benefit if he or she makes a specified purchase in the future.

The retail sale system will then execute step 83 to notify the customer of the incentive offer. The retail sale system provides an indication to the customer of the incentive offer being made, and includes an indication to the customer of the preconditions on the offer, such as a subsequent purchase from another store. The indication may be displayed on the fuel pump display 33, POS display 63 or user internet terminal 42 depending upon the retail sales environment. The incentive processor 66 may include instructions associated with some offers that a printed indication is also to be provided. In a POS system, the POS controller 65 may be instructed to provide a printed notice of the offer to the customer through the POS printer 64. This printed notice or indication may include a coupon with an identifying bar code to assist in redemption. Incentive offers made in this step do not affect the processing of the current purchase, the offer presentation only serves to notify the customer of the availability of a benefit if he or she makes the specified future purchases.

After the customer is notified of available offers, the processing proceeds to step 84 wherein the customer's purchase selections are determined. The processing in this step is a function of the type of retail sale being made. Fuel sales will include delivery and measurement of fuel in this step. Grocery or other retail sales will include scanning bar codes of items selected for purchase. Internet retail sales will include having the customer select his or her purchases. This step will complete with the production of an electronically readable list of products the

customer has purchased.

The retail sale processing then advances to step 85 wherein the electronically readable list of purchases is examined to determine if the customer has made any qualifying purchases. The list of qualifying purchases is part of the data contained in the list of benefits to apply provided by the incentive processor 66 in step 81. Each benefit will include a specification of purchases the customer must make in order to receive the benefit. Examples of qualifying purchases include purchasing a specific product or one of a group of specified products, or making a purchase in excess of a specified dollar amount. The incentive processor can specify that any purchase will qualify, thereby causing the benefit to be applied if any purchase is made.

If a qualifying purchase is made by the customer, the retail sale system will apply the benefit in step 86. Benefits to be applied include discounts on the purchase price of the current purchase, or the printing of a coupon for a future discount if the retail sale system has a printer, such as the POS printer 64 or user printer 43.

The final processing step for the retail sale system is step 87 wherein the retail sale system will communicate the incentive benefits which were applied in the current purchase. The retail sale system communicates the benefit applied, the qualifying purchase which allowed the benefit to be applied, and the identification information for the customer making the purchase. The incentive processor uses this information to adjust the incentive benefits which are available to the customer in the future. The retail sale system can also be configured to communicate the electronically readable list of products purchased by the customer in order to allow the incentive processor to accumulate a purchase history of the customer.

Figure 8 illustrates the processing performed by the incentive processor 66. The incentive processor reacts to the receipt of two types of information from retail systems: 1) information indicating the start of a retail purchase; and 2) information that the retail sale system has applied a benefit to the purchase of a customer. The processing of information indicating the start of a retail purchase begins at step 901. The incentive processor 66 begins processing in step 902 by receiving information from the retail sale system indicating the type of retail sales facility sending the information, e.g. a grocery store, and data corresponding to the identification of the customer making a retail purchase.

The incentive processor processing next executes step 903 to determine the incentives which are to be offered to the customer identified as making the current purchase. The incentives to offer may depend upon the type of retail sales facility the customer is currently patronizing,

such as a fueling station, grocery store or internet retailer. Incentive offers may also depend upon the particular facility the customer is patronizing, such as a particular retail chain or internet retailer.

Incentive offers made to customers may also depend upon prior offers made to the same customer. An incentive offer scheme may condition a benefit on the customer making a second purchase in another establishment, and then offering that customer a second purchase incentive when the customer is making that second purchase. This second purchase incentive will require the customer to make an additional (third) purchase in order to receive the benefit of this second purchase incentive. This third purchase can be specified to be made at either the location of the original (first) purchase, or at another specified establishment.

Incentives offered to the customer may also depend upon the frequency of visits that the customer makes to the retailer. The incentive processor 67 will store in the customer information database 66 the customer identification presented for each purchase. The incentive processor can examine the number of entries associated with the customer identification presented with the present transaction and classify the customer as, for example, a frequent or infrequent shopper. The retailer may wish to make different incentive offers to these two classes of customers.

Another factor to use in determining the type of incentive to be offered in step 903 is the time of day of the current purchase. Offers in the morning may be tailored to provide incentives to purchase products associated with breakfast, offers around noon time may be tailored to provide incentives to purchase prepared lunch items and offers in the evening can be tailored to provide incentives to purchase materials to prepare dinner or to purchase products associated with recreational activities. The incentive offers can also be based upon personal customer information stored in the customer information database 66, such as family status, frequency and time of day of the customer's purchases, the customer's purchase history, etc. The specification of benefits to be provided to customers based upon the customer's personal information is known to practitioners in the relevant arts. The issuing of incentives such as coupons is disclosed in U. S. Patent No. 5,832,457. U. S. Patent No. 5,832,457 and all references cited therein are incorporated herein by reference.

Once incentive offers to be made to the customer are determined, the offers to be made are stored in the customer information database 66 in step 904. The incentive processor 66 maintains this database which contains the all of the incentive offers made to customers and associates these offers with the identification of the individual customer receiving the offer.

When the customer presents his or her identification in a subsequent purchase, the incentive processor is then able to retrieve the previously offered incentives to determine which incentives are available during that later purchase.

After the incentive processor determines which incentive offers to make to the current customer, the incentive processor then continues processing in step 905 to determine which incentives have been offered to that same customer in the past. The incentives offered by the present invention require that the customer make a qualifying future purchase in order to realize the benefit of the incentive. The current purchase may be such a purchase, and the benefit previously offered will have to be provided if the customer makes the previously specified purchase. The incentive processor examines the customer information database to determine which incentive offers were previously made that correspond to the customer identification received during the present transaction. The incentive processor then determines which of the previously made incentive offers contain qualifying purchase that can be made at the current retail sales facility and assembled these as available incentive offers.

The incentive processor may also make the offering of additional incentives to the customer contingent upon the purchase of specified products. The retailer may wish to make incentive offers based upon items the customer is currently purchasing. An example of this type of offer would be to offer the customer a discount of future food purchases if he or she purchases premium grade fuel. The benefit specified by the incentive processor in this case will be a notification of an offer as in step 903.

Step 905 then assembles an electronic list of the qualifying purchases, which are required to receive a benefit, and the specification of the benefit to be provided to the customer if he or she makes the corresponding qualifying purchase. This list constitutes a list of incentives which are available to apply. If no incentive offers are stored in the customer information database 66 in association with the customer identification received for the current transaction, the incentive processor returns data to the retail sale system indicating that no benefits are to be applied.

The final processing step associated with the receipt of information indicating the start of a retail purchase is step 906. In step 906, the incentive processor 66 accumulates the electronically readable list of incentive offers to be made to the customer and another electronically readable list of incentives which can be applied. The incentive processor then communicates these two lists to the retail sale system which initially sent the information indicating the start of a retail sale.

The second type of message the information processor can receive is information that the retail sale system has applied a benefit to the purchase of a customer. The receipt of this data initiates processing at step 911. The information received in this message includes a list of items purchased by the customer, as well as any benefits which were applied to the current customer purchase.

The list of items purchased received from the retail sale system is stored in the customer information database 66 in step 912. This data corresponds to the list of purchases determined by the retail sales system in step 84. This data may be used to further decide future incentives to provide to the customer.

The processing then advances to step 913 wherein the message received from the retail sale system is examined to determine if any benefits were provided to the customer. These are the benefits provided by the retail sales system in step 86. If benefits were applied to the customer, the incentive processor will adjust the customer information database 66 in step 914 to remove the record of the incentive offer if the customer has exhausted his use of that benefit. If the benefit can be applied a fixed number of time, such as a discount on the next 3 purchases of a specified item, and this is the customer's first purchase after the offer, the number of future purchases for which this offer applies will be reduced by 1 in the customer information database 66.

If the benefit to be applied was the making of an incentive offer in response to a qualifying purchase, the incentive processor will store the incentive offer in the customer information database 66 if the customer did make the qualifying purchase. Other incentive offer processing in accordance with the various incentive offer terms can also be made in step 914.

A large variety of incentive offers can be made in conjunction with the present invention. The examples illustrated above include offering a discount on grocery purchases in response to the purchase of fuel and offering to fuel purchasers a discount on future fuel purchases if the purchaser first purchase groceries. Other examples of incentives include, but are not limited to, 1) offering to fuel purchasers a discount on items purchased from an internet retail site; 2) offering to customers of internet retail sites a discount on purchases of fuel or purchases from conventional retailers; or 3) offering to fuel purchasers the right to receive a coupon after making a qualifying purchase in a retailer wherein the coupon will provide a discount on yet a future purchase at that same retailer, at another retailer, or at a specified group of retailers. The incentives offered to the customer can also depend upon the purchase of a specified product, or

purchasers making a purchase of a total value in excess of a specified amount.

Obviously, numerous modifications and variations of the present invention are possible in light of the above teachings. It is therefore to be understood that within the scope of the appended claims, the present invention may be practiced otherwise than as specifically described herein.

Claims:

1. A computer implemented method for promoting purchases of goods from retailers, said method comprising the steps of:
 - recording a customer identification identifying a customer purchasing fuel at a fuel pump, said fuel pump comprising a transaction terminal for transacting payment for fuel, wherein said fuel pump is geographically distinct from a retailer;
 - providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said fuel pump, said step of providing comprising indicating to said customer that a precondition of obtaining the incentive is a purchase from said retailer;
 - during a purchase transaction in said retailer involving purchase of packaged goods, determining if an identification received during said purchase of goods corresponds to said customer identification recorded during the fuel purchase; and
 - providing said incentive during said purchase transaction if said step of determining indicates that said identification received during said purchase of goods corresponds said customer identification recorded during said fuel purchase.
2. A computer implemented method for promoting purchases of goods from retailers, said method comprising the steps of:
 - recording a customer identification identifying a customer purchasing fuel at a fuel pump, said fuel pump comprising a transaction terminal for transacting payment for fuel, wherein said fuel pump is geographically distinct from a retailer;
 - providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said fuel pump, said step of providing comprising indicating to said customer that a precondition of obtaining the incentive is a purchase from said retailer;
 - during a purchase transaction in said retailer involving purchase of packaged goods, determining if an identification received during said purchase of goods corresponds to said customer identification recorded during the fuel purchase;
 - wherein said incentive is a discount on fuel, and further comprising the step of
 - providing said incentive during a subsequent purchase of fuel transaction if said step of determining indicates that said identification received during said purchase of goods corresponds to said customer identification recorded during said fuel purchase.
3. A computer implemented method for promoting purchases of goods and/or services from retailers, said method comprising the steps of:

recording a first retail customer identification identifying a specific customer purchasing a product or service at a first retailer at which there is a transaction terminal for transacting payment for the product or service, wherein said first retailer is located remotely from a second retailer;

generating a specific incentive available to said specific customer for purchases at a second retailer based upon the purchase of goods or services by said specific customer at a first retailer;

providing said customer at the first retailer an indication of a purchase incentive, said step of providing comprising indicating to said customer at the first retailer that a precondition of obtaining the incentive is a purchase from said second retailer;

during a purchase transaction in said second retailer involving purchase of goods or services, determining if an identification received during said purchase at said second retailer of goods or services corresponds to said customer identification recorded during the customer purchases at the first retailer; and

providing said incentive during said purchase transaction at the second retailer if said step of determining indicates that said identification received during said purchase of goods or services at the second retailer corresponds to said customer identification recorded during said purchase transaction at the first retailer.

4. A computer implemented method for promoting purchases of goods and/or services from retailers, said method comprising the steps of:

recording a first retail customer identification identifying a specific customer purchasing a product or service at a first retailer at which there is a transaction terminal for transacting payment for the product or service, wherein said first retailer is located remotely from a second retailer;

generating a specific incentive available to said specific customer for purchases at a second retailer based upon the purchase of goods or services by said specific customer at a first retailer;

providing said customer at the first retailer an indication of a purchase incentive, said step of providing comprising indicating to said customer at the first retailer that a precondition of obtaining the incentive is a purchase from said second retailer;

during a purchase transaction in said second retailer involving purchase of goods or services, determining if an identification received during said purchase at said second retailer of

goods or services corresponds to said customer identification recorded during the customer purchases at the first retailer; and

providing said incentive during said purchase transaction at the second retailer if said step of determining indicates that said identification received during said purchase of goods or services at the second retailer corresponds to said customer identification recorded during said purchase transaction at the first retailer, wherein said incentive provided to the customer at the second retailer is, partially or completely, a discount on a subsequent purchase by the customer at the first retailer.

5. A computer implemented method for promoting purchases of goods and/or services from retailers, said method comprising the steps of:

recording a first retail customer identification identifying a customer purchasing at a first retailer, wherein said first retailer is geographically distinct from a second retailer;

providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said first retailer, said step of providing comprising indicating to said customer that a precondition of obtaining the incentive is a purchase from said second retailer;

during a purchase transaction in said second retailer involving a second retail customer, determining if a second retail customer identification received from said second retail customer indicates that said first retail customer is the same as said second retail customer; and

providing said purchase incentive only if said step of determining indicates that said first retail customer is the same as the second retail customer.

6. A method according to claim 5 wherein said purchasing at a first retailer comprises purchasing fuel using a fuel pump.

7. A method according to claim 5 wherein said purchasing at a first retailer comprises purchasing fuel using a fuel pump and wherein said indicating comprises displaying said indication on a display on said fuel pump.

8. A method according to claim 5 wherein said purchasing at a first retailer comprises purchasing fuel using a fuel pump and further comprising the step of printing a receipt on a printer that is part of the fuel pump.

9. A method according to claim 5 wherein said purchasing at a first retailer comprises purchasing fuel using a fuel pump comprising a printer having a resolution that is less than the resolution necessary to print bar codes on coupons that can be reliably machine read.

10. A method according to claim 5 wherein said step of providing an indication comprises providing said indication on a display.
11. A method according to claim 5 wherein said step of providing an indication comprises providing said indication on a display on a fuel pump.
12. A method according to claim 5 wherein said step of providing an indication comprises printing a notice containing said indication.
13. A method according to claim 5 wherein said step of providing an indication comprises sending an email containing said indication.
14. A method according to claim 5 wherein said step of providing an indication comprises mailing a paper containing said indication.
15. A method according to claim 5 wherein said second retailer is an Internet retailer, said customer purchases from said Internet store via communications involving a computer and retailer web site.
16. A method according to claim 5 wherein said first retailer is an Internet retailer, said customer purchases from said Internet store via communications involving a computer and retailer web site.
17. A method according to claim 5 wherein said incentive depends upon a dollar amount of purchase from said first store.
18. A method according to claim 5 wherein said incentive depends upon a frequency of transactions at said first retailer involving said customer identification.
19. A method according to claim 5 wherein said incentive depends upon a type of product involved in a transaction at said first retailer involving said customer identification.
20. A method according to claim 5 wherein said incentive depends upon the time of day of said purchasing at said first retailer.
21. A method according to claim 5 wherein said incentive depends upon the purchase history of said first retail customer.
22. A method according to claim 5, wherein said purchase incentive is a discount, said discount is applied to a purchase in said first store that is subsequent to said purchase transaction in said second retailer.
23. A method according to claim 22 wherein said discount is a discount on fuel sold at the first retailer.
24. A method according to claim 23 wherein said precondition comprises purchasing

non fuel goods or services from said second retailer.

25. A method according to claim 23 wherein said precondition comprises purchasing goods from said second retailer.

26. A method according to claim 23 wherein said precondition comprises purchasing packaged goods from said second retailer.

27. A method according to claim 5 wherein said incentive is provided during said purchase transaction in said second retailer.

28. A method according to claim 27 wherein said incentive is a discount applied to said purchase transaction in said second retailer.

29. A method according to claim 27 wherein said incentive is a coupon for a discount on a future purchase from said first retailer.

30. A method according to claim 27 wherein said incentive is a coupon for a discount on a future purchase from a third retailer, wherein said third retailer is geographically distinct from said first retailer and said second retailer.

31. A method according to claim 27 wherein said incentive is a coupon for a discount on a future purchase from one of a set of retailers that does not include said second retailer.

32. A method according to claim 5 further comprising the steps of:
recording said identification received from said second retail customer during said transaction in said second store;

providing said second retail customer an indication of a second purchase incentive, said indication of said second purchase incentive provided at said second retailer, said step of providing comprising indicating to said second retail customer that a precondition of obtaining said second incentive is a purchase from said first retailer;

during a purchase transaction in said first retailer involving said second retail customer, identifying that second retail customer identification is received from said second retail customer; and

providing said second purchase incentive based upon the identification, thereby tying incentives between the first and second retailers.

33. A computer implemented method for promoting purchases of goods and/or services from retailers, said method comprising the steps of:

recording a first retail customer identification identifying a customer purchasing at a first retailer, wherein said first retailer is geographically distinct from a second retailer;

providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said first retailer, said providing comprising means for indicating to said customer that a precondition of obtaining the incentive is a purchase from said second retailer;

during a purchase transaction in said second retailer involving a second retail customer, determining if a second retail customer identification received from said second retail customer indicates that said first retail customer is the same as said second retail customer; and

providing said purchase incentive only if said step of determining indicates that said first retail customer is the same as the second retail customer;

recording said identification received from said second retail customer during said transaction in said second store;

providing said second retail customer an indication of a second purchase incentive, said indication of said second purchase incentive provided at said second retailer, said step of providing comprising indicating to said second retail customer that a precondition of obtaining said second incentive is a purchase from a third retailer, wherein said third retailer is not said first or said second retailer;

during a purchase transaction in said third retailer involving said second retail customer, identifying that second retail customer identification is received from said second retail customer; and

providing said second purchase incentive based upon the identification, thereby tying incentives between the third and second retailers.

34. A computer implemented system for promoting purchases of goods from retailers, said system comprising:

means for recording a customer identification identifying a customer purchasing fuel at a fuel pump, said fuel pump comprising a transaction terminal for transacting payment for fuel, wherein said fuel pump is geographically distinct from a retailer;

means for providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said fuel pump, said means for providing comprising means for indicating to said customer that a precondition of obtaining the incentive is a purchase from said retailer;

means for, during a purchase transaction in said retailer involving purchase of packaged

goods, determining if an identification received during said purchase of goods and/or services corresponds to said customer identification recorded during the fuel purchase; and

means for providing said incentive during said purchase transaction if said step of determining indicates that said identification received during said purchase of goods and/or services corresponds to said customer identification recorded during said fuel purchase.

35. A computer implemented system for promoting purchases of goods and/or services from retailers, said system comprising:

means for recording a customer identification identifying a customer purchasing fuel at a fuel pump, said fuel pump comprising a transaction terminal for transacting payment for fuel, wherein said fuel pump is geographically distinct from a retailer;

means for providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said fuel pump, said means for providing comprising means for indicating to said customer that a precondition of obtaining the incentive is a purchase from said retailer;

means for, during a purchase transaction in said retailer involving purchase of packaged goods, determining if an identification received during said purchase of goods corresponds to said customer identification recorded during the fuel purchase;

wherein said incentive is a discount on fuel, and further comprising

means for providing said incentive during a subsequent purchase of fuel transaction if said means for determining indicates that said identification received during said purchase of goods corresponds to said customer identification recorded during said fuel purchase.

36. A computer implemented system for promoting purchases of goods and/or services from retailers, said system comprising:

means for recording a first retail customer identification identifying a specific customer purchasing a product or service at a first retailer at which there is a transaction terminal for transacting payment for the product or service, wherein said first retailer is located remotely from a second retailer;

means for generating a specific incentive available to said specific customer for purchases at a second retailer based upon the purchase of goods or services by said specific customer at a first retailer;

means for providing said customer at the first retailer an indication of a purchase incentive, said means for providing comprising means for indicating to said customer at the first

retailer that a precondition of obtaining the incentive is a purchase from said second retailer;

means for, during a purchase transaction in said second retailer involving purchase of goods or services, determining if an identification received during said purchase at said second retailer of goods or services corresponds to said customer identification recorded during the customer purchases at the first retailer; and

means for providing said incentive during said purchase transaction at the second retailer if said means for determining indicates that said identification received during said purchase of goods or services at the second retailer corresponds to said customer identification recorded during said purchase transaction at the first retailer.

37. A computer implemented system for promoting purchases of goods and/or services from retailers, said system comprising:

means for recording a first retail customer identification identifying a specific customer purchasing a product or service at a first retailer at which there is a transaction terminal for transacting payment for the product or service, wherein said first retailer is located remotely from a second retailer;

means for generating a specific incentive available to said specific customer for purchases at a second retailer based upon the purchase of goods or services by said specific customer at a first retailer;

means for providing said customer at the first retailer an indication of a purchase incentive, said means for providing comprising means for indicating to said customer at the first retailer that a precondition of obtaining the incentive is a purchase from said second retailer;

means for, during a purchase transaction in said second retailer involving purchase of goods or services, determining if an identification received during said purchase at said second retailer of goods or services corresponds to said customer identification recorded during the customer purchases at the first retailer; and

means for providing said incentive during said purchase transaction at the second retailer if said means for determining indicates that said identification received during said purchase of goods or services at the second retailer corresponds to said customer identification recorded during said purchase transaction at the first retailer, wherein said incentive provided to the customer at the second retailer is, partially or completely, a discount on a subsequent purchase by the customer at the first retailer.

38. A computer implemented system for promoting purchases of goods and/or

services from retailers, said system comprising:

means for recording a first retail customer identification identifying a customer purchasing at a first retailer, wherein said first retailer is geographically distinct from a second retailer;

means for providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said first retailer, said means for providing comprising means for indicating to said customer that a precondition of obtaining the incentive is a purchase from said second retailer;

means for, during a purchase transaction in said second retailer involving a second retail customer, determining if a second retail customer identification received from said second retail customer indicates that said first retail customer is the same as said second retail customer; and

means for providing said purchase incentive only if said means for determining indicates that said first retail customer is the same as the second retail customer.

39. A system according to claim 38 wherein said means for purchasing at a first retailer comprises means for purchasing fuel using a fuel pump.

40. A system according to claim 38 wherein said means for purchasing at a first retailer comprises means for purchasing fuel using a fuel pump and wherein said means for indicating comprises means for displaying said indication on a display on said fuel pump.

41. A system according to claim 38 wherein said means for purchasing at a first retailer comprises means for purchasing fuel using a fuel pump and further comprising means for printing a receipt on a printer that is part of the fuel pump.

42. A system according to claim 38 wherein said means for purchasing at a first retailer comprises means for purchasing fuel using a fuel pump comprising a printer having a resolution that is less than the resolution necessary to print bar codes on coupons that can be reliably machine read.

43. A system according to claim 38 wherein said means for providing an indication comprises means for providing said indication on a display.

44. A system according to claim 38 wherein said means for providing an indication comprises means for providing said indication on a display on a fuel pump.

45. A system according to claim 38 wherein said means for providing an indication comprises means for printing a notice containing said indication.

46. A system according to claim 38 wherein said means for providing an indication

comprises means for sending an email containing said indication.

47. A system according to claim 38 wherein said means for providing an indication comprises means for mailing a paper containing said indication.

48. A system according to claim 38 wherein said second retailer is an Internet retailer, said customer purchases from said Internet store via communications involving a computer and retailer web site.

49. A system according to claim 38 wherein said first retailer is an Internet retailer, said customer purchases from said Internet store via communications involving a computer and retailer web site.

50. A system according to claim 38 wherein said incentive depends upon a dollar amount of purchase from said first store.

51. A system according to claim 38 wherein said incentive depends upon a frequency of transactions at said first retailer involving said customer identification.

52. A system according to claim 38 wherein said incentive depends upon a type of product involved in a transaction at said first retailer involving said customer identification.

53. A system according to claim 38 wherein said incentive depends upon the time of day of said purchasing at said first retailer.

54. A system according to claim 38 wherein said incentive depends upon the purchase history of said first retail customer.

55. A system according to claim 38, wherein said purchase incentive is a discount, said discount is applied to a purchase in said first store that is subsequent to said purchase transaction in said second retailer.

56. A system according to claim 55 wherein said discount is a discount on fuel sold at the first retailer.

57. A system according to claim 56 wherein said precondition comprises purchasing non fuel goods or services from said second retailer.

58. A system according to claim 56 wherein said precondition comprises purchasing goods from said second retailer.

59. A system according to claim 56 wherein said precondition comprises purchasing packaged goods from said second retailer.

60. A system according to claim 38 wherein said incentive is provided during said purchase transaction in said second retailer.

61. A system according to claim 60 wherein said incentive is a discount applied to said purchase transaction in said second retailer.

62. A system according to claim 60 wherein said incentive is a coupon for a discount on a future purchase from said first retailer.

63. A system according to claim 60 wherein said incentive is a coupon for a discount on a future purchase from a third retailer, wherein said third retailer is geographically distinct from said first retailer and said second retailer.

64. A system according to claim 60 wherein said incentive is a coupon for a discount on a future purchase from one of a set of retailers that does not include said second retailer.

65. A system according to claim 38 further comprising:
means for recording said identification received from said second retail customer during said transaction in said second store;

means for providing said second retail customer an indication of a second purchase incentive, said indication of said second purchase incentive provided at said second retailer, said means for providing comprising means for indicating to said second retail customer that a precondition of obtaining said second incentive is a purchase from said first retailer;

means for, during a purchase transaction in said first retailer involving said second retail customer, identifying that second retail customer identification is received from said second retail customer; and

means for providing said second purchase incentive based upon the identification, thereby tying incentives between the first and second retailers.

66. A computer implemented system for promoting purchases of goods and/or services from retailers, said system comprising:

means for recording a first retail customer identification identifying a customer purchasing at a first retailer, wherein said first retailer is geographically distinct from a second retailer;

means for providing said customer an indication of a purchase incentive, said indication of said purchase incentive provided at said first retailer, said means for providing comprising means for indicating to said customer that a precondition of obtaining the incentive is a purchase from said second retailer;

means for, during a purchase transaction in said second retailer involving a second retail customer, determining if a second retail customer identification received from said second retail

customer indicates that said first retail customer is the same as said second retail customer; and

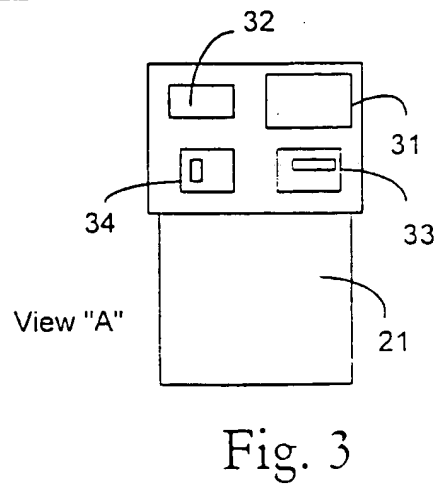
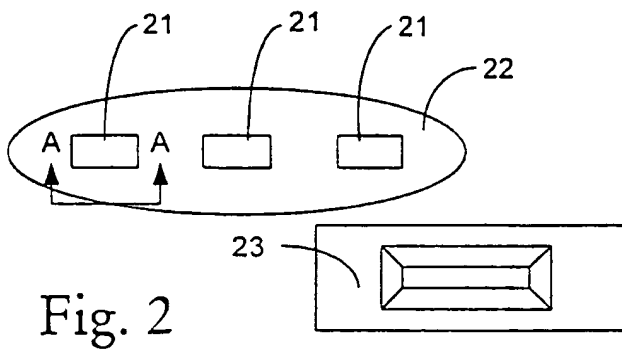
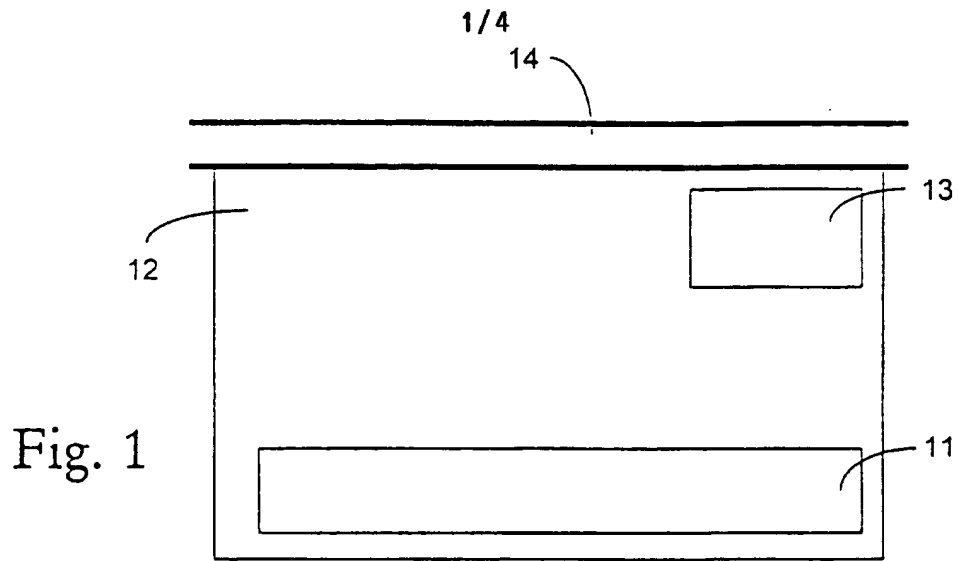
means for providing said purchase incentive only if said means for determining indicates that said first retail customer is the same as the second retail customer;

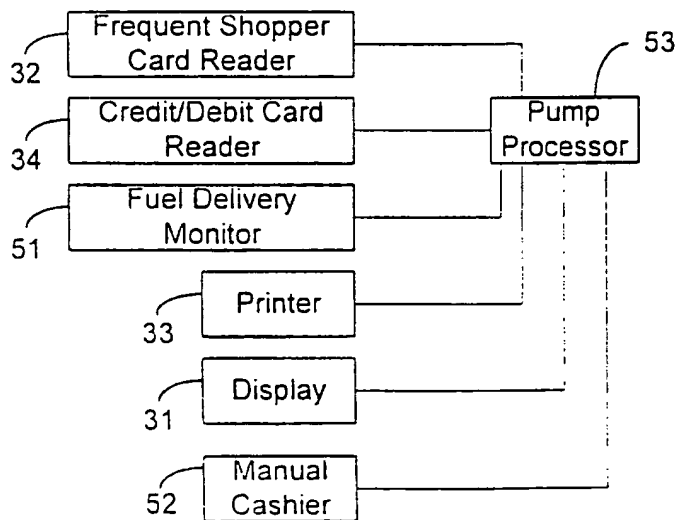
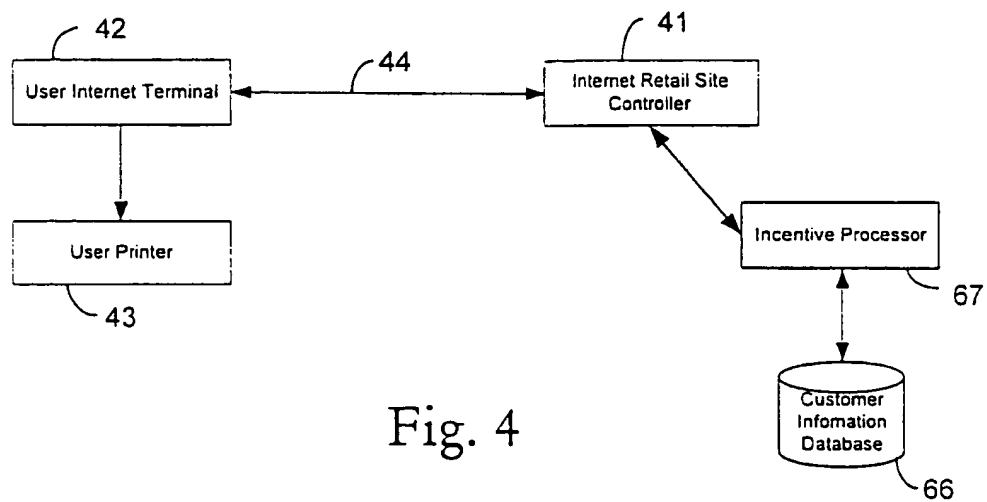
means for recording said identification received from said second retail customer during said transaction in said second store;

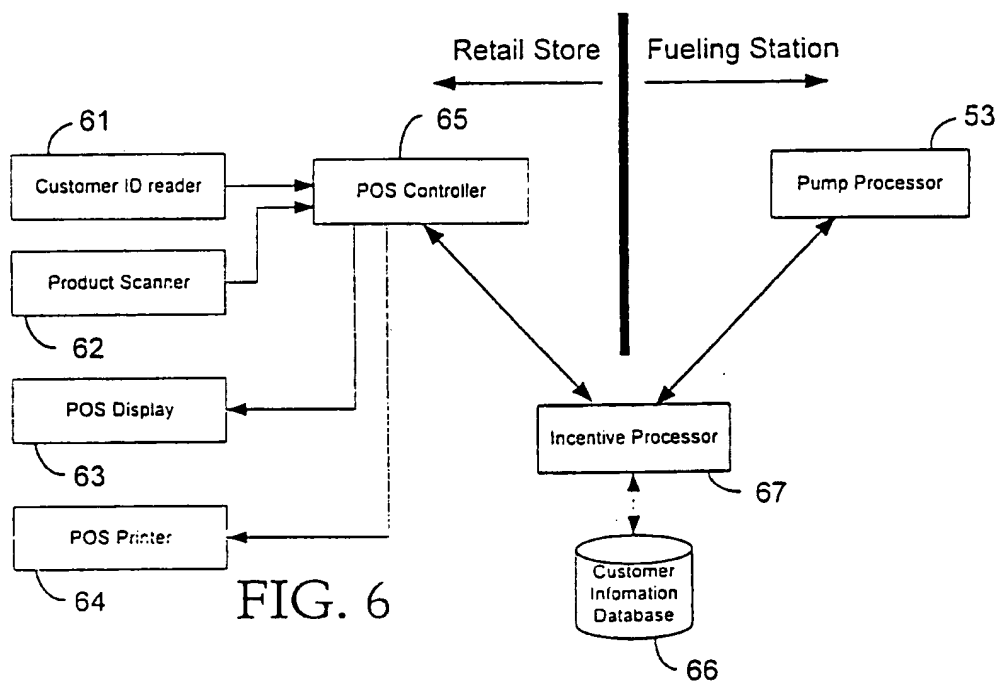
means for providing said second retail customer an indication of a second purchase incentive, said indication of said second purchase incentive provided at said second retailer, said means for providing comprising means for indicating to said second retail customer that a precondition of obtaining said second incentive is a purchase from a third retailer, wherein said third retailer is not said first or said second retailer;

means for, during a purchase transaction in said third retailer involving said second retail customer, identifying that second retail customer identification is received from said second retail customer; and

means for providing said second purchase incentive based upon the identification, thereby tying incentives between the third and second retailers.







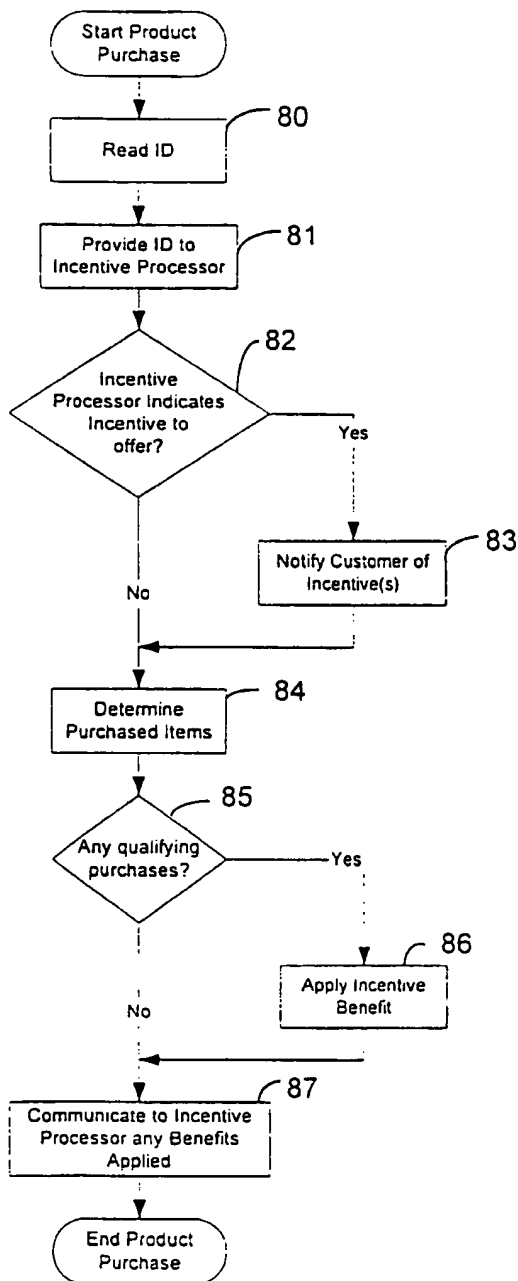


Fig. 7

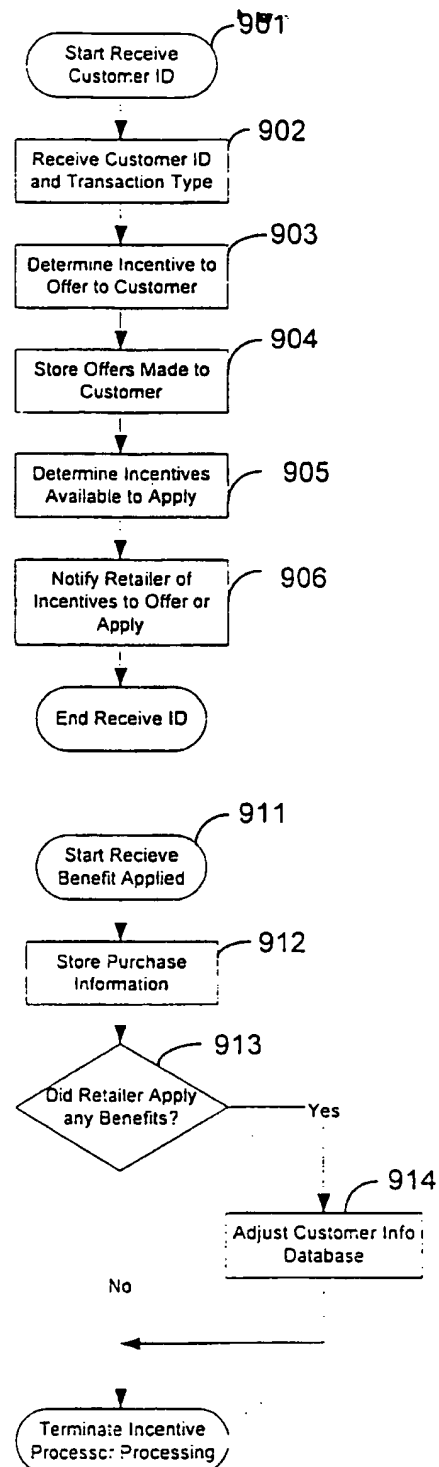


Fig. 8